

Amendments to the Specification:

Please add the following new paragraphs beginning at line 20 on page 4 under the heading “Brief Description of the Drawings”:

FIG. 8a and FIG. 8b are, taken together, a functional block diagram illustrating a modified embodiment of a system for issuing negotiable instruments.

FIG. 9 illustrates a cash card for use in the system of **Figs. 8a** and **8b**.

FIG. 10a illustrates the front side of a negotiable instrument issued in the system of **Figs. 8a** and **8b**.

FIG. 10b illustrates the back side of a negotiable instrument issued in the system of **Figs. 8a** and **8b**.

FIG. 11a and **FIG. 11b** are, taken together, a flow diagram illustrating an exemplary method for issuing negotiable instruments